

In re:
Mark R Gonsalves
Debtor

Case No. 11-18032-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Mark R Gonsalves, 232 Hidden Creek Drive, Downingtown, PA 19335-4226
12576929 +Capital One Auto Finance, PO Box 829009, Dallas, Texas 75382-9009
12579794 +Midland Credit Management, Inc., 2365 Northside Drive ste 300, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 25 2017 02:13:06 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2017 02:12:00
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2017 02:12:31 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12580716 +EDI: GMACFS.COM Mar 25 2017 01:58:00 Ally Financial f/k/a GMAC Inc.,
Bankruptcy Department, P.O. Box 130424, Roseville, MN 55113-0004
12674740 +EDI: ACCE.COM Mar 25 2017 01:58:00 Asset Acceptance LLC, P.O. BOX 2036,
Warren, MI 48090-2036
13841704 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 25 2017 02:12:31
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
12613146 EDI: CAPITALONE.COM Mar 25 2017 01:58:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
12597910 EDI: FORD.COM Mar 25 2017 01:58:00 Ford Motor Credit Company, LLC, PO Box 6275,
Dearborn, MI 48121
12934004 EDI: AIS.COM Mar 25 2017 01:58:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
12610155 EDI: PRA.COM Mar 25 2017 01:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13024712 +EDI: PRA.COM Mar 25 2017 01:58:00 PRA Receivables Management, LLC,
as agent of Portfolio Recovery, Associates, LLC, POB 41067, Norfolk, VA 23541-1067
12962086 EDI: Q3G.COM Mar 25 2017 01:59:00 Quantum3 Group LLC as agent for, Midland Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN E. CAINE on behalf of Creditor Capital One Auto Finance bcaine@parkermcay.com,
BKcourtnotices@parkermcay.com
D. TROY SELLARS on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Creditor JPMorgan Chase Bank, N.A. paeb@fedphe.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Bank of New York Mellon et al c/o Select
Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

DANIELLE BOYLE-EBERSOLE on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of
New York debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DAVID H. LIPOW on behalf of Creditor Capital One Auto Finance bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
JAMES RANDOLPH WOOD on behalf of Creditor Township of Caln/Cahn Township Municipal Authority
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JON M. ADELSTEIN on behalf of Debtor Mark R Gonsalves jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
RYAN A. GOWER on behalf of Creditor Capital One Auto Finance bkecf@milsteadlaw.com
SHANNON L. FOSTER on behalf of Plaintiff Mark R Gonsalves Shannon@slflaw.net,
shannonfosteresq@gmail.com;ashley@slflaw.net
SHANNON L. FOSTER on behalf of Debtor Mark R Gonsalves Shannon@slflaw.net,
shannonfosteresq@gmail.com;ashley@slflaw.net
STEPHEN M HLADIK on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 19

Information to identify the case:

Debtor 1 **Mark R Gonsalves**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **11-18032-jkf**

Social Security number or ITIN **xxx-xx-3043**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark R Gonsalves

3/23/17

By the court:

Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.